

Signed: November 04, 2010

**SO ORDERED**



  
JAMES F. SCHNEIDER  
U. S. BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
Baltimore Division**

In Re: CYNTHIA D. COTTON  
Debtor

Case No. 09-24946-JFS  
Chapter 7

\*\*\*\*\*

ONEWEST BANK, FSB, Movant

vs.

CYNTHIA D. COTTON, Debtor  
JOSEPH J. BELLINGER, ESQ., Trustee  
Respondents

**ORDER TERMINATING AUTOMATIC STAY  
NO OPPOSITION BY THE TRUSTEE AND  
NO OPPOSITION BY THE DEBTOR  
Real Property at 1128 Wilson Ave, Gwynn Oak, Maryland 21207**

Upon consideration of the Motion for Relief from Stay filed by the Movant, OneWest Bank, FSB, and the Trustee having filed no opposition to the relief requested and the Debtor having filed no opposition to the relief requested and for good cause shown, it is

ORDERED, that the stay of 11 U.S.C. Section 362(a) be and hereby is terminated so as to permit the Noteholder, or its assigns, to resume or commence foreclosure proceedings under the provisions of the Deed of Trust dated June 8, 2007, and recorded among the land records of BALTIMORE COUNTY, Maryland, and secured by the real property of the Debtor at **1128 Wilson Ave, Gwynn Oak, Maryland 21207**; provided however, that any surplus proceeds from the foreclosure sale, after the satisfaction of the Movant's debt and payment of the sale costs, shall be paid to the bankruptcy trustee for distribution through the bankruptcy estate; and, it is further

ORDERED, that this relief shall permit the successful purchaser to obtain possession of the real property after foreclosure.

**PARTIES TO RECEIVE COPIES**

Cynthia D. Cotton  
1128 Wilson Avenue  
Gwynn Oak, Maryland 21207

Copies to be sent electronically via the CM/ECF system to Edward C. Christman, Jr., Esq., Deborah K. Curran, Esq., and Joseph J. Bellinger, Esq., Trustee.

End of Order

# CERTIFICATE OF NOTICE

District/off: 0416-1  
Case: 09-24946

User: tmatthews  
Form ID: pdfparty

Page 1 of 2  
Total Noticed: 1

Date Rcvd: Nov 05, 2010

The following entities were noticed by first class mail on Nov 07, 2010.  
db +Cynthia D Cotton, 1128 Wilson Avenue, Gwynn Oak, MD 21207-4714

The following entities were noticed by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0416-1  
Case: 09-24946

User: tmatthews  
Form ID: pdfparty

Page 2 of 2  
Total Noticed: 1

Date Rcvd: Nov 05, 2010

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2010 at the address(es) listed below:

aty Deborah K Curran on behalf of OneWest Bank, FSB bankruptcymd@mwc-law.com  
aty Edward C. Christman, Jr. on behalf of Cynthia Cotton christman-fascetta@bankruptcymd.com  
tr Joseph J. Bellinger trustee@offitkurman.com, jjbellinger@ecf.epiqsystems.com,  
mwashington@offitkurman.com

TOTAL: 3